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Docket No. CITI0213

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Patent Application of

Peter TOMPKINS

Group Art Unit: 2161

Serial No.: 09/775,259

Examiner: To Be Assigned

Filed: February 1, 2001

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Technology Center 2100

For: INTEGRATED SYSTEM FOR PROVIDING FINANCIAL SERVICES
INCLUDING INTERNET TV CAPABILITIES

INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. §§ 1.97 AND 1.98

Commissioner of Patents
Washington, D.C. 20231

Sir:

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97-1.98 and MPEP § 609, Applicants, through its attorneys, hereby bring to the attention of the Examiner the references noted on the attached Form PTO-1449.

Since these references are being submitted before the First Office Action, no fees are believed to be due. The Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. 1.16 or 1.17 which may be required during the entire pendency of this application, or to credit any overpayment, to Deposit Account No. 501458. A duplicate copy of this letter is submitted herewith for that purpose.

The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine any materiality thereof to the claimed invention. See 37 C.F.R. §§ 1.104(a) and 1.106(b) conferring the PTO duty to consider and use any such information. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

Respectfully submitted,


Peter TOMPKINS

Date: 7/16/01

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5Form PTO-1449 (Rev. 2-32)		U.S. Department of Commerce Patent & Trademark Office		Atty. Docket No. CITI0213		Serial No. 09/575,259	
INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)				Applicant Peter TOMPKINS			
				Filing Date February 1, 2001		Group Technology Center 2100 2161	

U.S. PATENT DOCUMENTS


Examiner Initial	Document Number	Date	Name	Class	Sub-Class	Filing Date (if appropriate)
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	"VISA Acquires Electronic Banking and Bill Payment Operation," <i>PR Newswire</i> , August 3, 1994
	Gray, Denise, "Here Comes Home Banking – Again," <i>Credit Card Management</i> , p. 54, May, 1994
	"Dispensing With the Cheque: Part 5 Debit Cards, Smart Cards, Clearing & Settlement, Home-Banking," <i>Electronic Payments International</i> , n. 101, p. 8, October, 1995

	Amato-McCoy, Deena, "Web Bank Plans to Enable TV Access," <i>Bank Systems & Technology</i> , v. 35, n. 1, p. 25, January, 1998
	Kennedy, Carolyne, "EDS, France Telecom, U.S. West Form Interactive Transaction Services Partnership," <i>Business Wire</i> , s. 1, p. 1, November 17, 1993
	International Search Report for Application No. PCT/US01/03202, dated June 18, 2001 (mailing date)
EXAMINER	DATE CONSIDERED
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication.	

Form PTO-FB A820
(also form PTO-1449)

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